



Order Filed on September 11,  
2017 by Clerk U.S. Bankruptcy  
Court District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)

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In Re:

Michael Boddy,

Debtor.

Chapter 13

Case No.: 16-10263

Judge: JNP

**ORDER APPROVING MORTGAGE MODIFICATION**

The relief set forth on the following pages, numbered two (2) through three (3) is hereby **ORDERED**.

**DATED: September 11, 2017**

A handwritten signature in dark ink, appearing to read "J. Poslusny", is written over a horizontal line.

Honorable Jerrold N. Poslusny, Jr.  
United States Bankruptcy Court

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**Debtor:** Michael Boddy

**Case No.:** 16-10263 (JNP)

**Caption:** Order Granting Motion to Approve Permanent Loan Modification with Specialized Loan Servicing LLC

AND NOW, this \_\_\_\_ day of \_\_\_\_\_, 2017, upon consideration of the Debtor's Motion to Approve Permanent Loan Modification with Creditor Specialized Loan Services LLC. and a hearing having been held, it is hereby ORDERED as follows:

1. The Mortgage Modification Agreement between the Debtor and Specialized Loan Services LLC., as to loan number xxxxxxxx7063, on a home mortgage on 228 Strawbridge Ave Westmont, NJ 08108, is **Approved** on the terms and subject to the conditions contained in the attached "Exhibit A", which was made part of the moving papers.

2. The mortgage lender may proceed with all steps necessary to consummate and complete that modification agreement, and to issue bills, statements or other notices in accordance therewith, without violating the automatic stay under 11 U.S.C. 362.

3. In the event a loan modification is completed and the pre-petition arrears are capitalized into the loan, Specialized Loan Services LLC shall amend the arrearage portion of its proof of claim to zero, or amended to reflect the amount paid by the trustee to the mortgagee while the loan modification was pending or withdraw the claim within thirty (30) days of completion of the loan modification.

4. The Chapter 13 Trustee shall suspend disbursements to Specialized Loan Services LLC., pending completion of loan modification and all money that would otherwise be paid to Specialized Loan Services LLC be held until the arrearage portion of

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the claim is amended to zero or the claim is withdrawn, or the Trustee is notified by Specialized Loan Services LLC that the modification was not consummated.

5. In the event the modification is not consummated, Specialized Loan Services LLC shall notify the Trustee and debtors' attorney of same. Any money that was held by the Trustee pending completion of the modification shall then be paid to Specialized Loan Services LLC.

6. In the event the Proof of Claim is amended to zero or withdrawn, the Trustee may disburse the funds being held pursuant to this order to creditors in accordance with the provisions of the confirmed plan.

7. Communication and/or negotiations between the Debtor and mortgagees/mortgage servicers about loan modification shall not be deemed as violation of the automatic stay; and any such communication or negotiation shall not be used by either party against the other in any subsequent litigation.

8. The Debtor shall file an amended Chapter 13 plan and amended schedule J within twenty (20) days of the entry of this Order reflecting the terms of the Loan Modification Agreement.